

# EXHIBIT A

**Loan Document****CASHCALL PROMISSORY NOTE AND DISCLOSURE STATEMENT**

Account No.: 385735  
 Lender: CashCall, Inc.  
 Address: 17360 Brookhurst Street  
 Fountain Valley, CA 92708

Date of Note: December 19, 2005  
 Borrower: TRICIA N LECKLER

**TRUTH IN LENDING DISCLOSURE**

<b>ANNUAL PERCENTAGE RATE</b> <i>The cost of your credit as a yearly rate</i>	<b>FINANCE CHARGE</b> <i>The dollar amount the credit will cost YOU</i>	<b>AMOUNT FINANCED</b> <i>The amount of credit provided to YOU</i>	<b>TOTAL OF PAYMENTS</b> <i>The amount you will have paid after all payments are made as scheduled</i>
<b>89.81 %</b>	<b>\$5,915.52</b>	<b>\$2,525.00</b>	<b>\$8,440.52</b>

**PAYMENT SCHEDULE**

You will make one payment of \$280.70 on February 01, 2006.

You will make 41 monthly payments of \$199.02 beginning on March 01, 2006.

**Late Charge:** If a payment is late, you will be charged \$15.00.

**Prepayment:** If you pay off this loan early, you will not have to pay any penalty.

Please see the remainder of this document for additional information about nonpayment, default and any required repayment in full before the scheduled date.

**ITEMIZATION OF AMOUNT FINANCED**

Amount Financed:	\$2,525.00
Amount Paid to Borrower Directly:	\$2,525.00
Prepaid Finance Charge/Origination Fee:	\$75.00

In this Promissory Note & Disclosure Statement ("Note"), the words "I" and "me" mean the person signing as a borrower. The boxed-in disclosures above are part of the terms and conditions of your agreement with us.

FOR VALUE RECEIVED, I promise to pay to the order of CashCall, Inc., or any subsequent holder of this Note (the "Holder"), the sum of **\$2,600.00**, together with interest calculated at **87.00 %** and any outstanding charges or late fees, until the full amount of this Note is paid.

I understand that my payments will be applied first to any outstanding charges or late fees, then to earned interest and finally to principal. The payment schedule described above is only an estimate and may change in the event you do not make all payments as scheduled.

I understand that I may prepay all or any part of the principal without penalty.

I understand that I will be subject to a fee not to exceed the legally permitted amount if any payment I make is returned for non-sufficient funds.

I understand that if I fail to make any payment due hereunder, the Holder of this Note shall have the right, after a 30-day grace period, to declare this Note to be immediately due and payable. I further understand that if I file for an assignment for the benefit of creditors, bankruptcy, or for relief under any provisions of the United States Bankruptcy Code, the Holder of this Note shall have the right to declare this Note to be immediately due and payable.

I understand that in the event that Holder is required to employ an attorney at law to collect any amounts due under this Note, I will be required to pay the reasonable fees of such attorney to protect the interest of Holder or to take any other action required to collect the amounts due hereunder.

I agree that all payments not made within fifteen (15) days of the due date shall be subject to a late fee of \$15. Any late fee assessed shall be collected by the Holder on behalf of the Holder and shall inure to the exclusive benefit of the Holder.

The origination fee included in the prepaid finance charge/origination fee disclosed above is fully earned upon loan origination, is not subject to rebate upon prepayment or acceleration of this Note and is not considered interest.

The Holder of this Note may delay or forgo enforcing any of its rights or remedies under this Note without losing them. I hereby, to the extent allowed by law, waive any applicable statute of limitations, presentment, demand for payment, or protest and notice of dishonor. Upon any change in the terms of this Note, and unless otherwise expressly stated in writing, no party who signs this Note, whether as maker, guarantor, accommodation maker or endorser, shall be released from liability.

The rights of Holder hereof shall be cumulative and not necessarily successive. This Note shall take effect as a sealed instrument and shall be construed, governed and enforced in accordance with the laws of the State of California.

This Note is in original format an electronic document fully compliant with the Electronic Signatures in Global and National Commerce Act (E-SIGN) and other applicable laws and regulations, and that the one, true original Note is retained electronically by Holder on behalf of Holder. All other versions hereof, whether electronic or in tangible format, constitute facsimiles or reproductions only.

I understand that I have previously consented to receive all communications from the Holder, including but not limited to, all required disclosures via electronic mail.

I understand and agree that CashCall, Inc. may obtain credit reports on me on an ongoing basis as long as this loan remains in effect. I also authorize CashCall, Inc. to report information concerning my account to credit bureaus and anyone else it believes in good faith has a legitimate need for such information.

**NOTE TO CALIFORNIA BORROWERS:** A married or registered domestic partner applicant may apply for a separate account. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit

obligations. If Holder takes any adverse action as defined by Section 1785.3 of the California Civil Code and the adverse action is based, in whole or in part, on any information contained in a consumer credit report, you have the right to obtain within 60 days a free copy of your consumer credit report from the consumer reporting agency who furnished us your consumer credit report and from any other consumer credit reporting agency which compiles and maintains files on consumers on a nationwide basis. You have the right as described by Section 1785.16 of the California Civil Code to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency.

**THIS LOAN CARRIES A VERY HIGH INTEREST RATE. YOU MAY BE ABLE TO OBTAIN CREDIT UNDER MORE FAVORABLE TERMS ELSEWHERE. EVEN THOUGH THE TERM OF THE LOAN IS 42 MONTHS, WE STRONGLY ENCOURAGE YOU TO PAY OFF THE LOAN AS SOON AS POSSIBLE. YOU HAVE THE RIGHT TO PAY OFF ALL OR ANY PORTION OF THE LOAN AT ANY TIME WITHOUT INCURRING ANY PENALTY. YOU WILL, HOWEVER, BE REQUIRED TO PAY ANY AND ALL INTEREST THAT HAS ACCRUED FROM THE FUNDING DATE UNTIL THE PAYOFF DATE.**

<input checked="" type="checkbox"/>	I CERTIFY THAT NO PERSON HAS PERFORMED ANY ACT AS A BROKER IN CONNECTION WITH THE MAKING OF THIS LOAN.
<input checked="" type="checkbox"/>	I ATTEST THAT THE CHECK SUBMITTED FOR APPROVAL OF MY LOAN IS FROM A LEGAL, OPEN AND ACTIVE ACCOUNT. THE CHECK IS NOT ALTERED, FORGED, STOLEN OR OBTAINED THROUGH FRAUDULENT OR ILLEGAL MEANS.
<input checked="" type="checkbox"/>	I ATTEST THAT (1) THE PAY STUB THAT I SUBMITTED FOR APPROVAL OF MY LOAN IS A VALID STUB FROM A JOB THAT I CURRENTLY HOLD AND THE STUB HAS NOT BEEN ALTERED OR FORGED IN ANY WAY; OR (2) I WAS NOT REQUIRED TO SUBMIT A PAY STUB TO OBTAIN MY LOAN.
<input checked="" type="checkbox"/>	<b>I HAVE READ ALL OF THE TERMS AND CONDITIONS OF THIS PROMISSORY NOTE AND DISCLOSURE STATEMENT AND AGREE TO BE BOUND THERETO. I UNDERSTAND AND AGREE THAT MY EXECUTION OF THIS NOTE SHALL HAVE THE SAME LEGAL FORCE AND EFFECT AS A PAPER CONTRACT.</b>

THIS LOAN IS MADE PURSUANT TO THE CALIFORNIA FINANCE LENDER LAW. FOR INFORMATION, CONTACT THE DEPARTMENT OF CORPORATIONS, STATE OF CALIFORNIA, LICENSE NO. 603-8780.

#### **ELECTRONIC FUNDS AUTHORIZATION AND DISCLOSURE**

I hereby authorize CashCall to withdraw my scheduled loan payment from my checking account on or about the FIRST day of each month. I further authorize CashCall to adjust this withdrawal to reflect any additional fees, charges or credits to my account. I understand that CashCall will notify me 10 days prior to any given transfer if the amount to be transferred varies by more than \$50 from my regular payment amount. I understand that this authorization and the services undertaken by CashCall in no way alters or lessens my obligations under the loan agreement. I understand that I can cancel this authorization at any time (including prior to my first payment due date) by sending written notification to CashCall. Cancellations must be received at least seven days prior to the applicable due date.

<input checked="" type="checkbox"/>	I UNDERSTAND CASHCALL'S PAYMENT COLLECTION POLICY AND AUTHORIZE ELECTRONIC DEBITS FROM MY BANK ACCOUNT.
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Click [here](#) to print out a copy of this document for your records.



Loan ID: 385735 Amount Due: \$15.00 Loan Amount: **\$2,600.00**  
 Loan Status: First Payment Made Payment Due Date: 1/16/2007 Loan Program: 2.6k Program 1 - NIV (S/E OK, BK OK)  
 username: tsaleen Fund Date: 12/19/2005  
 Loan Agent: mbrettell Submission Date: 12/10/2005  
 Funding Company: CashCall Pool: Pool: 2006-01 (Capital Source)

**Borrower Info (English)**

First Name: TRICIA  
 MI: N  
 Last Name: LECKLER  
 Name Suffix: None  
 SSN: REDACTED  
 Driver License: REDACTED  
 Driver Lic. State: REDACTED  
 Driver Lic. Expiration Date: REDACTED  
 Date of Birth: REDACTED  
 Home Phone: 510-481-2307  
 Mobile Phone: 510-290-0099  
 Work Phone: 925-833-8716  
 Email: tsaleen@comcast.net  
 Credit Info  
 FICO: REDACTED  
 Vantage Score: REDACTED  
 Interest Rate: REDACTED  
 Fraud Score: REDACTED  
 FPD Score: REDACTED  
 Address Info  
 Street Address: REDACTED  
 Addr 2 / Apt: REDACTED  
 City: REDACTED  
 State: REDACTED  
 Zip Code: REDACTED  
 Reference Info  
 Ref Name 1: Roxann Gallegos  
 Ref Phone 1: REDACTED  
 Ref Name 2: REDACTED  
 Ref Phone 2: REDACTED  
 Ref Name 3: REDACTED  
 Ref Phone 3: REDACTED  
 Ref Name 4: REDACTED  
 Ref Phone 4: REDACTED  
 Ref Name 5: REDACTED  
 Ref Phone 5: REDACTED  
 Relative Name: REDACTED  
 Relative Phone: 510-653-1814

**Employment Info**

Self-employed: ☐ Yes ☒ No  
 Salaried Income: ☒ Required ☐ In Military  
 Name: REDACTED  
 Street Address: REDACTED  
 Street Address 2: REDACTED  
 City: REDACTED  
 State: REDACTED  
 Zip Code: REDACTED  
 Job Title: REDACTED  
 Empl. Type: Select Employment Type

**Phone:****PayDay Info**

Type: Semi-Monthly

Day 1: 1

Day 2: 14

**Expense Info**

Rent: REDACTED

Monthly Income: REDACTED

**2nd Job:**

Name: REDACTED

Street Address: REDACTED

Street Address 2: REDACTED

City: REDACTED

Phone: REDACTED

Supplemental Income: REDACTED

Credit Liabilities: REDACTED

**Bank Account Info**

Bank Name: REDACTED

Routing Number: REDACTED

Account Number: REDACTED

**OFAC Information**

OFAC Detail:

1 - No match.

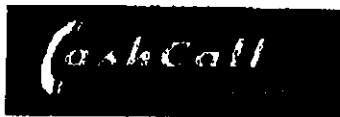
**Phone-In App**

Phone-In App: REDACTED

Original Agent: REDACTED

ApplicationSubmitted

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Call us with any questions you have at 1-888-890

HOME LOGIN FAQ TESTIMONIALS CAREERS ABOUT US HELP

## Application Submitted

Your application has been submitted.

You have been approved pending verification of your identity and final underwriting review.

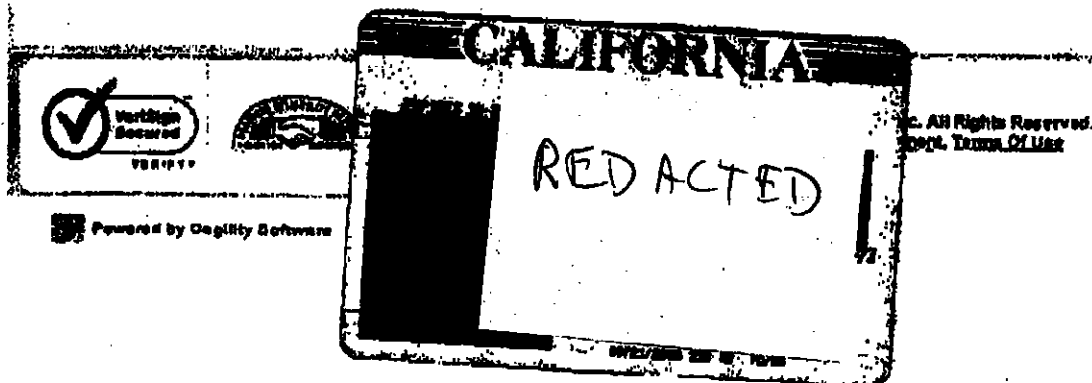
You are currently applying for our \$10,000 product.

To complete the approval process, please fax a copy of your driver's license and a voided check.

Please fax these documents to: (949) 225-4699

You will be contacted as soon as the information you provided has been verified.

Your loan ID is: 385735



TRACIA N. LEONER

1135

REDACTED

Date

11-08/1210

Order of

\$

Dollars

REDACTED

MAIL

REDACTED

December 17, 2005

Cash Call  
Attn: Michael Brettell

FAX # 949-223-1915

949 225 4699

LOAN ID 385753

Michael,

Per your request I am sending you my current pay stub as well as my interim driver license.

I have been a consultant for All Video Repair for 2 1/2 years but recently took a full time salaried position as Operations Manager. My annual salary is \_\_\_\_\_ ly bonus based on profit performance.

REDACTED

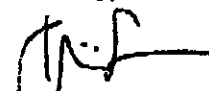
I would also like to address the negative item on my credit rep \_\_\_\_\_ which is a collection of a delinquency from 1992. I do not understand \_\_\_\_\_ credit record because when they contacted me two years ago they could not justify the balance and stopped all collection efforts against me.

I have re-established my credit and am current with all of my creditors and always pay more than double the minimum due. I also own a home with no mortgage.

The purpose of this loan is to close some of my smaller accounts with balances and pay off my Sears account which I purchased two major appliances and have been paying down the balance.

Thank you for the consideration of this loan and I appreciate you contacting me as soon as possible on my cell phone.

Cordially,



Tricia Leckler  
510-290-0099

REDACTED

49  
6:0

REDACTED

33-11  
m..c

REDACTED



~~REDACTED~~  
INTERIM DRIVER LICENSE

CLASS C

ISSUED: 12-16-05 631 23/ EXPIRES: 02-13-06

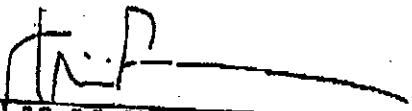
TRICIA NICOLE LECKLER

SEX: F M  
HT: 5-05

REDACTED

REDACTED

THIS LICENSE IS ISSUED AS A LICENSE TO DRIVE A MOTOR VEHICLE;  
IT DOES NOT ESTABLISH ELIGIBILITY FOR EMPLOYMENT, VOTER  
REGISTRATION, OR PUBLIC BENEFITS.

X   
631 12-16-05 23/5001

REDACTED

*Tricia Leckler*  
Operations Manager

- In Home Repair 7 Days a Week
- Factory Trained Technicians
- Providing Quality Service Since 1993

REDACTED

REDACTED

HES INC.

Bank of America

51148

Check date: 12/16/2005

Pay to the order of: Tricia Leckler

\$

Dollars

REDACTED

REDACTED

Tricia Leckler

65

Tricia Leckler

Check date: 12/16/2005

Check #: 51148

Period beg.:

Period end: 12/10/2005

Wages	Reg. Hrs.	O/T Hrs.	Dep. Hrs.	Amount	Deductions
Wages					

REDACTED

FICA-SS  
FICA-Med  
Federal W/H  
State W/H  
SDI

REDACTED

Totals

Net Pay

Used this check:

Year to Date

Wages	Reg. Hrs.	O/T Hrs.	Dep. Hrs.	Amount	Deductions
Wages					

REDACTED

FICA-SS  
FICA-Med  
Federal W/H  
State W/H  
SDI

REDACTED

Totals

Net Pay

Available:

AUG 08 2001 11:03  
11/23/2005 19:12

REDACTED

ing 510.481.2307  
CRAIG J TEEL CPA  
IES INC. Bank of America

P. 1

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51121  
51120

Check date: 12/2/2005

Pay to the order of: Tricia Leckler

Dollars

REDACTED

Tricia Leckler

REDACTED

99

Tricia Leckler

Check date: 12/2/2005  
Period beg:

Check #: 51120  
Period end: 11/20/2005

Wages

REDACTED

FICA-SS  
FICA-Med  
Federal W/H  
State W/H  
SDI

REDACTED

Net Pay

Used this check:

Year to Date

Wages

REDACTED

10 FICA-SS  
FICA-Med  
Federal W/H  
State W/H  
SDI

REDACTED

Net Pay

Available:

(949) 225-4699

(510) 290-0099  
cell phone

Michael Brettell - Loan ID 385735 -  
Thanks! Tricia

August 16, 2006

**STOP LETTER**

Cash Call

Fax # 949-225-4699

Account #385735

Please consider this letter as official request to stop automatic payment withdrawal from my checking account. I will make payment arrangements via Money-Gram from now on and will always pay more than the minimum each month in order to expedite payment of this account in full.

I appreciate your reduced efforts to contact me during the day.

Thanks.



Tricia Leckler  
510-290-0099